

UNITED STATES BANKRUPTCY COURT  
MIDDLE DISTRICT OF FLORIDA  
JACKSONVILLE DIVISION

IN RE: THOMAS A. TRAVER

CASE NO.: 3:12-bk-03054-JAF

Debtor

/

**MOTION FOR APPROVAL OF MODIFICATION AGREEMENT**

Debtor, THOMAS A. TRAVER, files this Motion for Approval of Modification Agreement, and in support would state:

1. In January of 2013, the Debtor entered into a loan modification with Wells Fargo Bank, N.A. (attached).
2. The loan modification would allow the Debtor the ability to successfully complete the Chapter 7 Bankruptcy.
3. The loan modification supersedes the proof of claim number six (6) filed by HSBC Bank USA, N.A., c/o Wells Fargo Bank, N.A. and the claim is no longer correct.
4. The loan modification has been recorded in the County Court, Duval County, in O.R. Book \_\_\_\_\_, Page \_\_\_\_\_.

**CERTIFICATE OF SERVICE**

I HEREBY CERTIFY that a copy of the foregoing was furnished to Aaron R. Cohen, Chapter 7 Trustee, by CM/ECF electronic filing; Wells Fargo Bank, N.A., c/o John Stumpf, Chairman/CEO/Managing Agent, 101 N. Phillips Avenue, Sioux Falls, SD 57104 and to HSBC Bank USA, N.A., c/o Irene Dorner, Chairman/CEO/President/Managing Agent, 1800 Tysons Blvd., McLean, VA 22102, by Certified Mail, postage pre-paid, and to Marie D. Campbell, Esquire, Attorney of Record for HSBC Bank USA, N.A., P O Box 25018, Tampa, Florida 33622-5018, U.S. Mail, postage pre-paid, this 29 day of January, 2013.

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Law Offices of Mickler & Mickler  
By: \_\_\_\_\_  
Bryan K. Mickler  
Florida Bar No. 091790  
Attorneys for Debtor(s)  
5452 Arlington Expressway  
Jacksonville, FL 32211  
(904) 725-0822/FAX: 725-0855



Date: 01/24/2013

BRYAN K MICKLER  
 5452 ARLINGTON EXPRESSWAY  
 JACKSONVILLE, FL 32211

Subject: Loan modification proposal  
 Borrower(s):  
**THOMAS A TRAVER**  
 Bankruptcy No.: 1203054  
 Account No.: 0226387215  
 Property Address:  
 10515 OSPREY NEST DR W  
 JACKSONVILLE FL 32257

## Account Information

Fax:	1-866-359-7234
Telephone:	1-800-416-1472
Correspondence:	PO Box 10335 Des Moines, IA 50306
Hours of operation:	Mon -Thur, 7 a.m. -10 p.m.; Fri, 7 a.m. -8p.m.; Sat, 7 a.m. - 6 p.m.; Sun, 9 a.m. - 8p.m. CT
Loan number:	0226387215
Property address:	10515 OSPREY NEST DR W JACKSONVILLE FL 32257

Dear BRYAN K MICKLER:

We have received consent from your office to discuss workout options with your client. We can offer your client a plan that we hope is workable to both parties.

The modification we propose includes the following changes:

Current Terms		Proposed Modified Terms	
Current Unpaid Balance	\$ 108,897.53	Modified Unpaid Balance	\$ 136,973.70
Current Maturity Date	10/01/33	Modified Mortgage Term	360
Current Interest Rate	5.75%	Interest Rate	3.25%
Current Payment Due Date	12/01/10	Post Modification Due Date	04/01/2013
Current Principal & Interest	\$ 713.43	Post Modification Principal & Interest	\$ 596.12
Current Payment Amount	\$ 990.39	Estimated Modified Payment amount	\$ 873.08
Amount Capitalizing	\$ 28,076.17	Contribution Required	\$ 0.00

### Your important next steps

Please review the proposal with your client. If the terms meet your approval, the next step is to file a petition with the bankruptcy court to gain their consent to modify the first mortgage. Your client will need to continue to make their trial period payments if applicable while we are waiting for consent from the court. When you receive written consent, please forward it to my attention. Once received, we will send the loan documents to you and your attorney for original signatures. We will then withdraw any proof of claim in this case and process the modification as noted.

If the case has already closed, forward to us a copy of the release. If the terms are not satisfactory to you, please contact us and we will close the file with no further actions. **Approval of the loan modification is contingent on court consent or release of the case.**

**If your client is seeking a reaffirmation**

If your client intends to reaffirm, please provide us with the agreement specific to your district. With regard to a bankruptcy, we do not have a standard reaffirmation agreement to extend because requirements vary from district to district. Once we receive your district-specific agreement, we will complete the required entries and return it to your office for the required undue hardship analysis and filing with the respective court.

**Call me today if you have any questions**

If you or your client has questions about the information in this letter, please call me at the number below.

Sincerely,

Home Preservation Bankruptcy Specialist  
MEGAN SHEPHERD  
877-305-9951 Ext. 20586

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